

Fill in this information to identify your case:

United States Bankruptcy Court for the:

SOUTHERN DISTRICT OF OHIO

Case number (if known)

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Todd

First name

A

Middle name

Lewis

Last name and Suffix (Sr., Jr., II, III)

Consuela

First name

P

Middle name

Lewis

Last name and Suffix (Sr., Jr., II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

Todd Anthony Lewis

Consuela Patsy Wynette Lewis

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx-xx-4043

xxx-xx-5265

Debtor 1 **Todd A Lewis**
Debtor 2 **Consuela P Lewis**

Case number (if known) _____

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

☒ I have not used any business name or EINs.

☒ I have not used any business name or EINs.

Include trade names and *doing business as* names

Business name(s)

Business name(s)

EIN

EIN

5. Where you live

**3440 Olentangy River Road, Apt. #3C
Columbus, OH 43202**

Number, Street, City, State & ZIP Code

Franklin

County

If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

If Debtor 2 lives at a different address:

Number, Street, City, State & ZIP Code

County

If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.

Number, P.O. Box, Street, City, State & ZIP Code

6. Why you are choosing this district to file for bankruptcy

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Check one:

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.
Explain. (See 28 U.S.C. § 1408.)

Debtor 1 **Todd A Lewis**
Debtor 2 **Consuela P Lewis**

Case number (if known) _____

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7
☐ Chapter 11
☐ Chapter 12
☐ Chapter 13

8. **How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. **Have you filed for bankruptcy within the last 8 years?** ☐ No.
☒ Yes.

District	Southern District of Ohio	When	9/27/17	Case number	17-56154
District	_____	When	_____	Case number	_____
District	_____	When	_____	Case number	_____

10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No
☐ Yes.

Debtor	_____	Relationship to you	_____
District	_____	When	_____
Case number, if known	_____		
Debtor	_____	Relationship to you	_____
District	_____	When	_____
Case number, if known	_____		

11. **Do you rent your residence?** ☒ No. Go to line 12.
- ☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Todd A Lewis**
Debtor 2 **Consuela P Lewis**

Case number (if known)

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

Name of business, if any

Number, Street, City, State & ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a small business debtor or a debtor as defined by 11 U.S.C. § 1182(1)?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

☒ No.

☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 **Todd A Lewis**
Debtor 2 **Consuela P Lewis**

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

- ☐ **Disability.**
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

- ☐ **Active duty.**
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case number (if known)

Part 6: Answer These Questions for Reporting Purposes

- | | | | |
|---|--|---|---|
| 16. What kind of debts do you have? | <p>16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”</p> <p><input type="checkbox"/> No. Go to line 16b.</p> <p><input checked="" type="checkbox"/> Yes. Go to line 17.</p> <p>16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.</p> <p><input type="checkbox"/> No. Go to line 16c.</p> <p><input type="checkbox"/> Yes. Go to line 17.</p> <p>16c. State the type of debts you owe that are not consumer debts or business debts</p> <hr/> | | |
| 17. Are you filing under Chapter 7? | <p><input type="checkbox"/> No. I am not filing under Chapter 7. Go to line 18.</p> <p><input checked="" type="checkbox"/> Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p> | | |
| 18. How many Creditors do you estimate that you owe? | <p><input type="checkbox"/> 1-49</p> <p><input checked="" type="checkbox"/> 50-99</p> <p><input type="checkbox"/> 100-199</p> <p><input type="checkbox"/> 200-999</p> | <p><input type="checkbox"/> 1,000-5,000</p> <p><input type="checkbox"/> 5001-10,000</p> <p><input type="checkbox"/> 10,001-25,000</p> | <p><input type="checkbox"/> 25,001-50,000</p> <p><input type="checkbox"/> 50,001-100,000</p> <p><input type="checkbox"/> More than100,000</p> |
| 19. How much do you estimate your assets to be worth? | <p><input checked="" type="checkbox"/> \$0 - \$50,000</p> <p><input type="checkbox"/> \$50,001 - \$100,000</p> <p><input type="checkbox"/> \$100,001 - \$500,000</p> <p><input type="checkbox"/> \$500,001 - \$1 million</p> | <p><input type="checkbox"/> \$1,000,001 - \$10 million</p> <p><input type="checkbox"/> \$10,000,001 - \$50 million</p> <p><input type="checkbox"/> \$50,000,001 - \$100 million</p> <p><input type="checkbox"/> \$100,000,001 - \$500 million</p> | <p><input type="checkbox"/> \$500,000,001 - \$1 billion</p> <p><input type="checkbox"/> \$1,000,000,001 - \$10 billion</p> <p><input type="checkbox"/> \$10,000,000,001 - \$50 billion</p> <p><input type="checkbox"/> More than \$50 billion</p> |
| 20. How much do you estimate your liabilities to be? | <p><input type="checkbox"/> \$0 - \$50,000</p> <p><input type="checkbox"/> \$50,001 - \$100,000</p> <p><input checked="" type="checkbox"/> \$100,001 - \$500,000</p> <p><input type="checkbox"/> \$500,001 - \$1 million</p> | <p><input type="checkbox"/> \$1,000,001 - \$10 million</p> <p><input type="checkbox"/> \$10,000,001 - \$50 million</p> <p><input type="checkbox"/> \$50,000,001 - \$100 million</p> <p><input type="checkbox"/> \$100,000,001 - \$500 million</p> | <p><input type="checkbox"/> \$500,000,001 - \$1 billion</p> <p><input type="checkbox"/> \$1,000,000,001 - \$10 billion</p> <p><input type="checkbox"/> \$10,000,000,001 - \$50 billion</p> <p><input type="checkbox"/> More than \$50 billion</p> |

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Consuela P Lewis

Signature of Debtor 2

Executed on July 5, 2020
MM / DD / YYYY

Debtor 1 **Todd A Lewis**
Debtor 2 **Consuela P Lewis**

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Robin S. Stith

Signature of Attorney for Debtor

Date

July 5, 2020

MM / DD / YYYY

Robin S. Stith 0029028

Printed name

Law Offices of Robin S. Stith

Firm name

13 E. Kossuth Street

Columbus, OH 43206

Number, Street, City, State & ZIP Code

Contact phone **614-445-6700**

Email address

Robinstith@sbcglobal.net

0029028 OH

Bar number & State

Abercrombie & Fitch
6301 Fitch Path
New Albany, OH 43054

AEP
P.O. Box 24401
Canton, OH 44701

Ally Financial
P.O. Box 380902
Minneapolis, MN 55438

Ashley Stewart
150 Meadowlands Parkway, #403
Secaucus, NJ 07094

Bacon Enterprises
52 E. 15th Street
Columbus, OH 43201

Balance Credit
P.O. Box 141989
Irving, TX 75014

Ballys
c/o Financial Credit Corp
P.O. Box 8968
Saint Clair Shores, MI 48080

Barclays Bank Delaware
P.O. Box 8803
Wilmington, DE 19899

BP Chase
P.O. Box 15298
Wilmington, DE 19850

Buckeye Check Cashing
c/o Collections Dept.
5720 Avery Road
Dublin, OH 43017

Buckeye Credit Solutions
6785 Bobcat Way, Suite 300
Dublin, OH 43016

Capital One
P.O. Box 30281
Salt Lake City, UT 84130

Capital One Justice
P.O. Box 30253
Salt Lake City, UT 84130

CCS/First National Bank
500 East 60th Street North
Sioux Falls, SD 57104

Child Radiologic Institute, Inc.
P.O. Box 715267
Columbus, OH 43271-5267

Citibank CBNA
701 E. 60th St. N
Sioux Falls, SD 57104

Columbia Gas
200 Civic Center Dr., 8th Floor
Columbus, OH 43215

Comenity Bank/Abercrombie & Fitch
P.O. Box 182789
Columbus, OH 43218

Comenity Bank/Ashley Stewart
P.O. Box 182789
Columbus, OH 43218

Comenity Bank/Buckle
P.O. Box 182789
Columbus, OH 43218

Comenity Bank/Giant Eagle
P.O. Box 182789
Columbus, OH 43218

Comenity Bank/Limited
P.O. Box 182789
Columbus, OH 43218

Comenity Bank/Meijer
P.O. Box 960015
Orlando, FL 32896

Comenity Bank/Victoria's Secret
P.O. Box 182789
Columbus, OH 43218

Continental Finance Co., LLC
P.O. Box 8099
Newark, DE 19714

Credit One Bank
P.O. Box 98873
Las Vegas, NV 89193

Elevate
4150 National Plaza, Suite 300
Fort Worth, TX 76109

Fed Loan Servicing
P.O Box 60610
Harrisburg, PA 17106-0610

Fingerhut
6509 Flying Cloud Drive
Eden Prairie, MN 55344

First National Credit Card
P.O Box 2496
Forreston, IL 61030

First Premier Bank
P.O. Box 5529
Sioux Falls, SD 57117-5529

First Savings Credit Card
P.O. Box 2509
Omaha, NE 68103-2509

Fortiva Credit Card
5 Concourse Parkway
Atlanta, GA 30328

FSB Blaze
5501 S. Broadband Lane
Sioux Falls, SD 57108

Gettington
6250 Ridgewood Road
Saint Cloud, MN 56303

Gettington/Webank
6250 Ridgewood Road
Saint Cloud, MN 56303

Guardian Finance
2495 Hilliard Rome Road
Hilliard, OH 43026

IC Systems
P.O. Box 64378
Saint Paul, MN 55164

Indigo
P.O. Box 4477
Beaverton, OR 97076

Jared Jewelers
375 Ghent Road
Akron, OH 44333

K Jordan
P.O. Box 2809
Monroe, WI 53566

Kay Jewelers
P.O. Box 3680
Akron, OH 44309

Legacy VISA
c/o CRGS Financial
P.O. Box 852039
Richardson, TX 75085

LVNV Funding
15 S. Main Street, Suite 700
Greenville, SC 29601

MABT/Contfin
121 Continental Drive, Suite 1085
Newark, DE 19713

Macy's
P.O. Box 8218
Mason, OH 45040

Masseys
P.O. Box 2822
Monroe, WI 53566

Meijer
P.O. Box 965005
Orlando, FL 32896

Mission Lane
P.O. Box 4517
Carol Stream, IL 60197

Mobileloans.com
P.O. Box 7409
Newelllton, LA 71357

Mt. Carmel/St. Anns
P.O. Box 89458
Cleveland, OH 44101

Nationwide Children's Hospital
700 Children's Drive
Columbus, OH 43205

Navient
P.O. Box 9533
Wilkes Barre, PA 18773

Nelnet Loan Services
P.O. Box 2877
Omaha, NE 68103

Nordstrom
4000 Worth Avenue
Columbus, OH 43210

Ohio Health
P.O. Box 183221
Columbus, OH 43218

Old Navy
P.O. Box 965005
Orlando, FL 32850-5005

One Main Financial
P.O. Box 3251
Evansville, IN 47731

OSU Medical Center
P.O. Box 643684
Pittsburgh, PA 15264

Park National Corp.
50 N. Mail Street
Mansfield, OH 44902

Procare Medical Transport
1950 Stoneridge Dr.
Circleville, OH 43113

Rent A Center
1991 Morse Road
Columbus, OH 43229

Rise Credit
P.O. Box 101808
Fort Worth, TX 76185

Riverside Methodist Hospital
P.O. Box 182141
Columbus, OH 43218

Sallie Mae Servicing
P.O. Box 9500
Wilkes Barre, PA 18773-9500

Stone Gate Family Health
804 Office Park Circle, Suite 100
Lewisville, TX 75057

SYNCB/BP
P.O. Box 965024
Orlando, FL 32896

SYNCB/Evine
P.O. Box 960009
Orlando, FL 32896

SYNCB/JC Penney
P.O. Box 965007
Orlando, FL 32896

SYNCB/Old Navy
P.O. Box 965005
Orlando, FL 32896

SYNCB/TJXC
P.O. Box 965015
Orlando, FL 32896

SYNCB/Toys R Us
P.O. Box 965001
Orlando, FL 32896

Target Card Services
P.O. Box 660170
Dallas, TX 75266-0170

The Children's Place
c/o 5 Concourse Prkwy
Atlanta, GA 30328

Time Warner Communications
P.O. Box 0916
Carol Stream, IL 60132

US Bank National Assoc.
14841 Dallas PKWY, Suite 425
Dallas, TX 75254

Verve
P.O. Box 31292
Tampa, FL 33631

Victoria's Secret
P.O. Box 182128
Columbus, OH 43218-2128

Walmart
P.O. Box 981400
El Paso, TX 79998

Wexner Medical Center
P.O. Box 183102
Columbus, OH 43218